

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 18-28018-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl A Powell Sr  
717 Watchung Avenue  
Plainfield, NJ 07060

Michelle A. Finney-Powell  
aka Michelle A Powell  
717 Watchung Avenue  
Plainfield, NJ 07060

Social Security No.:  
xxx-xx-9081                                   xxx-xx-4688

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 7, 2019.

On 12/29/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: February 4, 2021  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
  2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
  3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 30, 2020

JAN: mff

Jeanne Naughton  
Clerk

In re:  
Carl A Powell, Sr  
Michelle A. Finney-Powell  
Debtor(s)

Case No. 18-28018-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Dec 30, 2020

User: admin  
Form ID: 185

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue, Plainfield, NJ 07060-2696
cr	+ U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
517746645	+ Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517746646	+ Ashbrook, 1610 Raritan Rd., Scotch Plains, NJ 07076-2996
517746647	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998
517746649	+ Bank of America, 100 N. Tyron Street, Charlotte, NC 28255-0001
517746650	+ Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100
517746651	+ Bank of America Home Loans, PO Box 660694, Dallas, TX 75266-0694
517746652	+ Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285
517768991	+ Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
517873636	+ Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
517746653	+ Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746683	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
517746658	+ Ernston McCormack, 191 Blackford Avenue, Piscataway, NJ 08854-2327
518318633	Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
517746659	+ Genesis Physician Services, PO Box 3208, Indianapolis, IN 46206-3208
517746666	Plainfield M.U.A. Sewerage & Solid Waste, 127 Roosevelt Avenue, Plainfield, NJ 07060-1398
517746667	+ Plainfield M.U.A. Sewerage & Solid Waste, PO Box 23310, Newark, NJ 07189-0001
517746668	+ Plainfield MUA, PO Box 5110, Plainfield, NJ 07061-5110
517746669	+ Plainfield Rescue Squad, Inc., 700 W 7th St, Plainfield, NJ 07060-2011
517746671	Pulmonary Internists, PA, Attn: Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517746672	+ Robert Wood Johnson, 865 Stone Street, Rahway, NJ 07065-2742
517746675	+ Santander Bank NA, Attn: Bankruptcy, PO Box 12646, Readiing, PA 19612-2646
517746679	+ The Bank of New York, Attn: KML Law Group, LLC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517746680	+ The Woodlands center, 1400 Woodland Avenue, Plainfield, NJ 07060-3362
517746681	+ Union Count Probation, 1143 E. Jersey St., Elizabeth, NJ 07201-2310
517746682	+ Union County Child Support, 1143-1145 East Jersey Street, Elizabeth, NJ 07201-2310
517746684	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606
517848468	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517746685	#+ Yolene Auguste, 234 North 2nd Avenue, Manville, NJ 08835-1308

TOTAL: 30

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-2

User: admin

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Date Rcvd: Dec 30, 2020

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smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 30 2020 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 30 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	AmeriCredit Financial Services Inc., PO Box 183853, Arlington, TX 76096
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
517771208	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
517746644	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	AmeriCredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
517746656	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 21:46:18	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517746660	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 30 2020 21:19:00	Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
517746662	Email/Text: abachman@rmbcollect.com	Dec 30 2020 21:21:00	JFK Medical Center, 80 James St., 4th Floor, Edison, NJ 08820-3938
517746663	+ Email/Text: abachman@rmbcollect.com	Dec 30 2020 21:21:00	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517746657	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 30 2020 21:46:38	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
517746665	+ Email/Text: bnc@nordstrom.com	Dec 30 2020 21:19:55	Nordstrom Signature Visa, Colorado Service Center, PO Box 6555, Englewood, CO 80155-6555
517865851	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 21:46:21	Portfolio Recovery Associates, LLC, c/o Jetblue Plus Card, POB 41067, Norfolk VA 23541
517865852	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 21:46:21	Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541
517862988	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 21:46:42	Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
517746670	Email/Text: collections@profcu.org	Dec 30 2020 21:18:00	Proponent Fcu, 536 Washington Ave, Nutley, NJ 07110
517866804	Email/Text: bkdepartment@rtresolutions.com	Dec 30 2020 21:20:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517746673	+ Email/Text: rwjebn@rwjbh.org	Dec 30 2020 21:22:00	Robert Wood Johnson University Hospital, One Robert Wood Johnson Place, PO Box 2601, New Brunswick, NJ 08903-2601
517746674	Email/Text: rwjebn@rwjbh.org	Dec 30 2020 21:22:00	Robert Wood Johnson University Medical, PO Box 21356, New York, NY 10087-1356
517746676	+ Email/Text: bankruptcy@savit.com	Dec 30 2020 21:22:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517746677	+ Email/Text: jennifer.chacon@spservicing.com	Dec 30 2020 21:22:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
517746678	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2020 21:46:37	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517879299	Email/Text: jennifer.chacon@spservicing.com	Dec 30 2020 21:22:00	The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

District/off: 0312-2

User: admin

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TOTAL: 23

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
517861813		U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, Fay Servicing, LLC, 3000 Kellway Drive Suite 150 Carrollton,
517815471	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court; Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
517746654	*+	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746655	*+	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
518318634	*	Fay Servicing, LLC, PO Box 814609,, Dallas, TX 753814609
518318638	*	Fay Servicing, LLC, PO Box 814609,, Dallas, TX 753814609
517746661	*	Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081
517746664	*+	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517746648	##+	Bank of America, Attn: Bankruptcy Nc4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012

TOTAL: 1 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 01, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2020 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond	on behalf of Joint Debtor Michelle A. Finney-Powell herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Debtor Carl A Powell Sr herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Jill Manzo	on behalf of Creditor FAY SERVICING LLC, as servicer for U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@fskslaw.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf

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of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa  
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL  
TITLE TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10